



2123

41

DOCKET NO. 8594-001-64

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

IN RE APPLICATION OF: Anthony BEVERINA, et al.

ART UNIT: 2123

SERIAL NO.: 09/453,509

EXAMINER: S. BRODA

FILING DATE: December 3, 1999

FOR: METHOD AND APPARATUS FOR RISK MANAGEMENT

**RECEIVED**

OCT 25 2004

Technology Center 2100

**AMENDMENT**

ASSISTANT COMMISSIONER FOR PATENTS

PO BOX 1450

ALEXANDRIA, VA 22313-1450

SIR:

Responsive to the outstanding Office Action dated July 20, 2004, entry of the following amendments is respectfully requested.